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# HCFA/CMS

## *ALUMNI NEWS*

SUMMER 2003 (Vol. 9 No. 3)

MESSAGE FROM THE PRESIDENT

Winter gave way to Summer, as Spring forgot to appear, and I wish you all a very happy one.

I am also pleased to be able to report that we continue to have a strong and loyal following with some 394 members, and we only lost a few this year as nearly everyone renewed their membership for 2003 or longer. And on page 2 you can find a list of 7 new members. We must be doing something right. And we are always on the lookout for suggestions about things to do or events to sponsor in furtherance of our goals as a social organization.

You will find information inside about identity fraud, a COLA countdown, education savings plans, deductible capital improvement to your home, gap lease insurance, homeowner's insurance (all compliments of Fedweek.com). Read the articles about FIRSTGOV for Seniors and Dioxin Dangers by alumni members. And you can find information about senior management announcements. We hope you will enjoy this is a jam-packed issue.

And don't forget the Summer Cookout on August 25 at Walt Schauermann's home (see details on flier). The basement is finished and air conditioned, and right off the patio and pool, so don't be stopped by hot weather. Too far away to attend! We'll down a cool one in your honor.

And we'll always accept nominations for the "Whatever Happened To..." column. In fact, we encourage any and all appropriate articles by our members to grace the pages of our member newsletter.

I want to wish you all a happy, healthy and prosperous retirement.

  
William L Engelhardt

## **HCFA/CMS ALUMNI NEWS**

Published four times a year for the members of the Health Care Financing Administration /Centers for Medicare and Medicaid Services (HCFA/CMS) Alumni Association

### **PRESIDENT**

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## **DUE DATES FOR FUTURE ISSUES**

Fall Issue – September 26, 2003  
Winter Issue – December 26, 2003

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## **NEW MEMBERS**

The Association extends a hearty "Welcome Aboard" to the following new members:

Frank Doyle  
Robert L Dunker, Jr.  
Christine S Helm  
Sally R Kitchen  
Ernestine N Jones  
August Papa  
Alan Smith

We now have 394 active members.

## **NEW MEMBER DIRECTORY**

As promised periodically and usually delivered with the Summer issue of the HCFA/CMS Alumni News, you will find a completely new Member Directory enclosed with this issue. It includes up-to-date information for all currently active members. The address, telephone number and e-mail address of the HCFA/CMS Alumni Association is right on the picturesque and colorful cover.

We encourage members to keep us informed of changes so that we can in turn keep everyone up to date. E-mail addresses seem to be particularly subject to change or elimination. And we are happy to learn about new e-mail addresses as members join the wonderful world of cyberspace. Our high tech savvy membership boasts 277 members with an e-mail address, and there may be others that we are not aware of. If you have one and we don't know it, please send us an e-mail or otherwise advise us of it. We'd like to include you when we send out periodic (but infrequent so as not to intrude) messages of interest.

### **MEMBERSHIP SEARCH**

As always, we acknowledge that there are many HCFA/CMS retirees that we have not been able to reach to tell them about the Alumni Association and invite them to join. We continue to ask for your assistance in spreading the message about us to them. If you know of any retiree that is not a member, please let them know about us and tell them how to contact us by telephone, snail mail or e-mail (all of that information can be found on page 2 of this issue). We will be very happy to send, either electronically or via snail mail, anyone the enrollment form and further information about membership. And Bill Engelhardt says you can always e-mail him personally at [wlengelhardt@adelphia.net](mailto:wlengelhardt@adelphia.net) for faster response (as the office e-mail is only accessed weekly).

### **CANDIDATES FOR BOARD OF DIRECTORS**

It will soon be time to begin the process of selecting three (3) members for the HCFA Alumni Association Board of Directors, for the two-year terms beginning in January 2004. AND WE ENCOURAGE INTERESTED PARTIES TO BECOME CANDIDATES.

The Board meets six times per year, generally on the second Friday of January, March, May, July, September and November, at CMS Headquarters. The Board consists of seven members. Three members are elected in odd numbered years and four in even numbered years, each member serving a two calendar year term. The Board sets national policy for the organization.

Anyone wishing to become a member of the Board of Directors can say so by calling (410) 786 6901 and leaving a message, or sending an e-mail note to [HCFAALUM@cms.hhs.gov](mailto:HCFAALUM@cms.hhs.gov), and indicating your name and phone number.

Bill Engelhardt, President, also welcomes telephone calls at his home, (717) 235-0976, and e-mails to [wlengelhardt@adelphia.net](mailto:wlengelhardt@adelphia.net) to answer any questions you may have.

### **COLA COUNT**

The inflation index used to set the January 2004 federal retiree cost-of-living adjustment fell in May for the second straight month and for the third time in the eight months elapsed in the current 12-month counting period. The drop in May of 0.2 percent makes the COLA count now stand at 1.6 percent; it had been 2.1 percent following the March inflation accounting and 1.8 percent following the April inflation accounting.

### **HEADS UP FOR HOLIDAY LUNCHEON**

Mark your calendars for the 2003 Holiday Luncheon that will be held sometime in December. Over 40 people had a great time last year. Look for details in the next issue of the HCFA/CMS Alumni News.

### **SSAEAA**

We'd again like to remind members that we do have a link to the Social Security Administration Employee Activities Association (SSAEAA) on our web site.

### **SSAEAA (Continued):**

The actual URL for it is "http://ssaeaa.org" but you can just click on the link on our page. HCFA/CMS retirees are automatically members of the SSAEAA and are eligible to participate in discount purchases.

### **FIRSTGOV FOR SENIORS**

By Toba M. Winston

"http://www.seniors.gov" is a new web site maintained by the Social Security Administration. It is entitled "FIRSTGOV for Seniors" and is chuck-a-block full of useful information. It is fashioned after the "http://www.firstgov.gov" site, which helps us find anything and everything we ever needed to know about any level of government. Check it out, you never know what you'll find of interest there.

### **SENIOR MANAGEMENT ANNOUNCEMENTS**

#### **OICS Merge with OOM**

CMS continues to formulate organizational changes that would position the Agency for the functional consolidation planned under the Secretary's One-HHS initiative. In furtherance of that objective, effective June 1, the functions of the Office of Internal Customer Support (OICS) were transferred to the Office of Operations Management (OOM), with the exception of the graphics and studio functions, which were recently transferred to the Public Affairs Office. The selection process for a director of the "new" OOM is underway. In the interim, Brenda

Sykes and Ellen Gochnauer will continue managing the work in this organization.

**Dara Corrigan** has been appointed by Secretary Thompson to be the acting Inspector General of DHHS, replacing Janet Rehnquist. Dara, a veteran of the HHS General Counsel's office, has been serving as the Director of Program Integrity, OFM in CMS.

### **DIOXIN DANGER**

Submitted by Martin Gilbert

Dr. Edward Fujimoto, manager of the Wellness Program at Castle Hospital, recently gave a presentation on a local news station about the dangers of dioxin and how bad they are for us. He said that we should not be heating our food in the microwave using plastic containers. This applies to foods that contain fat. He said that the combination of fat, high heat and plastics releases dioxins into the food and ultimately into the cells of the body.

Dioxins are carcinogens (cancer causing agents), and highly toxic to the cells of our bodies. Instead, he recommends that we should be using glass, Corning Ware, or ceramic containers for heating food. You get the same results without the dioxins.

So such things as TV dinners and soups, etc. should be removed from the container, and heated in something else. Paper isn't bad, but you don't know what is in the paper. It is just safer to use tempered glass, Corning Ware, etc. He said we might remember when some of the fast food restaurants moved away from the foam containers to paper. The dioxin problem is one of the reasons.

### **DIOXIN DANGER (Continued):**

To add to this: Saran (plastic) wrap, placed over foods as they are nuked, with the high heat, actually drips poisonous toxins into the food. Instead, you should use a paper towel.

### **NATIONAL DO NOT CALL REGISTRY**

By Rozann Abato & Bill Engelhardt

The brand new "National Do Not Call Registry" can be accessed at:

<http://www.donotcall.gov/default.aspx>

It will allow **people who do not wish to be disturbed by telemarketers** to sign up to be on a list that cannot be called. The Do Not Call feature actually goes into effect in October but those interested can register any time now. At the site, you can enter the phone numbers (up to 3 at a time) that you want blocked from telemarketer calls. It's very easy to do.

The Commonwealth of Pennsylvania, where I (Bill Engelhardt) live, instituted a statewide "Do Not Call Registry" last year and I signed up. It has been very effective in reducing those calls. Charitable solicitations and political calls (naturally, ha) are exempt and can still come through. However, I rarely get any telemarketer calls anymore.

And those who may be Internet challenged can telephone 888-382-1222 and register. But you **MUST** call from the telephone number that you want to register.

If you would rather still be able to get calls from telemarketers, just pretend you never saw this article, ha.

### **IDENTITY FRAUD – SAFETY STEPS**

These suggestions are not new but they are good ones to help combat identity fraud.

The next time you order checks have only your initials (instead of first name) and last name put on them. If someone takes your checkbook they will not know if you sign your checks with just your initials or your first name but your bank will know how you sign your checks. Put your work phone # on your checks instead of your home phone. If you have a PO Box use that instead of your home address, if you do not have a PO Box use your work address. Never have your SS# printed on your checks. You can add it if it is necessary but to have it printed on there where anyone can get it is unwise.

Place the contents of your wallet on a photocopy machine, copy both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. A corporate attorney sent this out to the employees in his company. We pass it along, for your information.

“We've all heard horror stories about identity fraud. Unfortunately I, an attorney, have firsthand knowledge because my wallet was stolen last month.

Within a week, the thief(s) ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a Gateway computer,

## **IDENTITY FRAUD – SAFETY STEPS** **(Continued):**

received a PIN number from DMV to change my driving record information online, and more.

But here's some critical information to limit the damage in case this happens to you or someone you know:

We have been told we should cancel our credit cards immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them easily.

File a police report immediately in the jurisdiction where it was stolen, this proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one).

But here's what is perhaps most important: (I never ever thought to do this) Call the three national credit reporting organizations immediately to place a fraud alert on your name and Social Security number. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit.

By the time I was advised to do this, almost two weeks after the theft, all the damage had been done.

There are records of all the credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert. Since then, no additional damage has been

done, and the thieves threw my wallet away this weekend (someone turned it in). It seems to have stopped them in their tracks.

The numbers are:

Equifax: 1-800-525-6285

Experian (formerly TRW): 1-888-397-3742

Trans Union: 1-800-680-7289

Social Security Administration (fraud line):  
1-800-269-0271”

## **SCANT MEDICARE CHOICE**

FEDweek reminds us that a few years ago the federal government unveiled a "Medicare+Choice" program with great fanfare. In addition to traditional Medicare, participants could choose among health maintenance organizations (HMOs), preferred provider organizations (PPOs), medical savings accounts (MSAs), etc.

So far, though, no Medicare MSAs and few Medicare PPOs have appeared. Medicare HMOs are available but they have dropped 2.4 million seniors since 1998. Some of those who were dropped have found other HMOs but the total number of enrollees has declined from 6 million to 5 million, out of the 40 million Americans covered by Medicare.

Enrolling in a Medicare HMO is often a less expensive choice. However, Medicare HMO enrollees lack provider choice and must go through a gatekeeper system. In addition, there are no guarantees that an HMO will stay in the Medicare program from one year to the next.

Even if an HMO does stay in the Medicare program, there's no certainty the costs and services will remain the same. At the end of

## **SCANT MEDICARE CHOICE** **(Continued):**

2002, for example, 215,000 enrollees lost coverage because their HMOs dropped out of Medicare; among the remaining Medicare HMOs, some trimmed benefits and raised costs. Unless there's a financial problem you're probably better off signing up for traditional Medicare. The Medicare Reform provisions floating around Congress may or may not change this picture.

## **HUMAN CAPITAL**

A capital improvement to your home may be partially tax-deductible, if it is made to alleviate a specific health condition. For example, suppose your doctor tells you to install central air conditioning to help you cope with asthma, allergies or respiratory problems. You spend \$35,000 installing the system.

A local real estate broker might provide a letter saying that your house, which was worth \$200,000 previously, is now worth \$225,000 as a result of the improvement. Because you spent \$35,000 and your house appreciated by \$25,000, you can use the other \$10,000 as an itemized medical deduction.

Such an expense may put you over the 7.5 percent threshold for deducting medical expenses. What's more, ongoing operation and maintenance expenses also may qualify as medical expenses. Be sure to get a written recommendation from your doctor, stating the reasons the improvement was necessary (not just desirable) to treat a specific condition, along with thorough before-and-after real estate appraisals.

## **GAP INSURANCE**

Look before leaping. If you plan to lease a car, ask if the lease contract will include "gap insurance." If not, you'll need to add this expense to get your ultimate lease cost.

Gap insurance is coverage that protects you in case your leased car is stolen or involved in a severe accident. In some cases, your insurance company might be willing to pay only the current market value of the vehicle.

Because new cars depreciate steeply in the first year, there may be a gap between the amount the insurer will pay and the amount you owe the bank. You might have to come up with thousands of dollars out of your own pocket; gap insurance pays this additional amount.

Today, some car leasing contracts include gap coverage but that's not always the case. If it isn't, call your insurance company to arrange for the additional coverage or purchase gap insurance directly. Enter "gap insurance" on an Internet search engine to find insurers offering this coverage.

## **SAFE AT HOME**

Homeowner's insurance may be especially important today, after years of soaring home prices. You should be sure that you have a "replacement cost" policy rather than an "actual cash value" policy. With an actual cash value policy, in case of damage you receive the property's value, minus depreciation. Typically, that amount will be far less than it would cost you to replace or rebuild whatever is damaged. However, a replacement cost policy will cost much more than an actual cash value policy. How can

### **SAFE AT HOME (Continued):**

you trim your costs yet still maintain proper coverage?

Increase your deductible. You'll pay lower premiums if you don't expect your insurance to pay you back for every dollar you spend. Today, most insurance companies recommend a deductible of at least \$500. If you raise your deductible to \$1,000, you may cut your premiums by up to 25 percent. With a higher deductible you'll likely save money in the long run, even if you pay for the occasional broken window out-of-pocket, yet you'll still have insurance against major disasters.

Avoid over-insuring. The land under your house won't lose value in case of fire, theft, storms, etc., so you shouldn't include its value in deciding how much homeowner's insurance to buy. If you do, you will be paying more for unnecessary coverage.

Make your home more secure. You need smoke detectors, for example. Other steps you can take to make your home more resistant to natural disasters include adding storm shutters and reinforcing your roof. In addition, modernizing your heating, plumbing, and electrical systems can reduce the risk of fire and water damage. All of these steps may lead to lower premiums. Your homeowner's coverage probably should include earthquake insurance, which is not covered in most homeowner's policies. In many areas of U.S., earthquake insurance can be obtained through a relatively inexpensive rider to your homeowner's policy. You might need to buy separate flood insurance, too, depending on where you live.

In addition to insuring the house itself, your homeowner's policy also will cover its contents. Thus, you should review the limits in your policy and the value of your possessions at least once a year. You'll want your policy to cover any major purchases but you don't want to spend money for coverage you don't need. For example, if your home entertainment system is no longer worth the money you paid for it, you'll want to reduce or cancel any extra insurance coverage you've arranged.

### **INCOMPETENCY PLANNING**

Savvy incompetency planning usually includes the execution of a power of attorney, a document that names an agent who can sign checks, pay bills, and make other financial decisions on your behalf. Instead of a "regular" power of attorney, you may prefer:

**Durable powers.** Such documents remain in effect if you become incapacitated.

**Springing powers.** These durable powers of attorney will go into effect only if one or more doctors state that you are incompetent or that you cannot perform some "activities of daily living," such as being able to get dressed and go to the bathroom.

Although some legal fees are involved in executing a power of attorney, those costs likely will be modest. A durable power of attorney must be notarized but there's no need to have it recorded anywhere. You get to choose the person you want to handle your affairs in case of incapacity.

A springing power won't go into effect as long as you are competent.



You need to have absolute trust in the person you name as your agent. Generally, your oldest child living nearby will be the best choice.

### **INCOMPETENCY PLANNING** **(Continued):**

Some financial institutions won't accept your power of attorney because they require the use of their own forms. You should send a copy of your power to each of your banks, brokers, mutual funds, etc., to see if there will be any problem.

Some companies won't recognize old powers. You should put an expiration date on the document and update it every year or two, in keeping with your current wishes.

### **EDUCATION SAVINGS ACCOUNT**

Under current law, 529 plans offer tax-free investment income, if the money is spent on higher education. Thus, a 529 plan cannot provide tax-free earnings for private elementary or high schools.

If you are interested in private school for your children or grandchildren, a Coverdell education savings account (ESA) might be appropriate. Formerly known as education IRAs, Coverdell ESAs can accept annual contributions up to \$2,000 per student, up from \$500 in years prior to 2002.

Money held in a Coverdell ESA will be available to pay all types of education expenses, beginning in kindergarten. Thus, money can be withdrawn to pay private school bills. Coverdell ESAs can be used, tax-free, for a wide variety of educational expenses, including tutoring (such as prep courses for standardized tests) and software.

Unlike Section 529 plans, there are income limits for making contributions to a Coverdell ESA. Married couples with adjusted gross income (AGI) over \$220,000 are excluded while those in the \$190,000-

\$220,000 range can contribute less than the \$2,000 maximum. (For single filers the numbers are exactly half, \$95,000 and \$110,000.)

In practice, this may not make much difference because any number of people can contribute to your child's Coverdell ESA. If you and your spouse are over the limit, you might ask each of four grandparents to put in \$500 per child per year, assuming they file jointly, with AGIs under \$190,000.

### **BANANA VALUE**

After reading THIS, you will NEVER look at the Banana in the same way again!

Doctors - Home Remedy if you want a quick fix for flagging energy levels there is no better snack than a banana. Containing three natural sugars-sucrose, fructose and glucose-combined with fiber a banana gives an instant, sustained and substantial boost of energy. Research has proven that just two bananas provide enough energy for a strenuous 90-minute workout. No wonder the banana is the number one fruit with the world's leading athletes. But energy isn't the only way a banana can help us keep fit. It can also help overcome or prevent a substantial number of illnesses and conditions making it a must to add to your daily diet.

Depression: According to a recent survey undertaken by MIND amongst people

suffering from depression, many felt much better after eating a banana. This is because bananas contain tryptophan, a type of protein that the body converts into serotonin

### **BANANA VALUE (Continued):**

known to make you relax, improve your mood and generally make you feel happier.

PMS: Forget the pills-eat a banana. The vitamin B6 it contains regulates blood glucose levels, which can affect your mood.

Anemia: High in iron bananas can stimulate the production of hemoglobin in the blood and so help in cases of anemia.

Blood Pressure: This unique tropical fruit is extremely high in potassium yet low in salt making it the perfect to beat blood pressure. So much so, the US Food and Drug Administration has just allowed the banana industry to make official claims for the fruit! It's ability to reduce the risk of blood pressure and stroke.

Brain Power: 200 students at a Twickenham (Middlesex) school were helped through their exams this year by eating bananas at breakfast, break and lunch in a bid to boost their brainpower. Research has shown that the potassium packed fruit can assist learning by making pupils more alert.

Constipation: High in fiber, including bananas in the diet can help restore normal bowel action, helping to overcome the problem without resorting to laxatives.

Hangovers: One of the quickest ways of curing a hangover is to make a banana milkshake, sweetened with honey. The banana calms the stomach and, with the help

of the honey, builds up depleted blood sugar levels, while the milk soothes and re-hydrates your system.

Heartburn: Bananas have a natural antacid effect in the body so if you suffer from heartburn, try eating a banana for soothing relief.

Morning Sickness: Snacking on bananas between meals helps to keep blood sugar levels up and avoid morning sickness.

Mosquito bites: Before reaching for the insect bite cream, try rubbing the affected area with the inside of a banana skin. Many people find it amazingly successful at reducing swelling and irritation.

Nerves: Bananas are high in B vitamins that help calm the nervous system.

Overweight and at work? Studies at the Institute of Psychology in Austria found pressure at work leads to gorging on comfort food like chocolate and crisps. Looking at 5,000 hospital patients, researchers found the most obese were more likely to be in high-pressure jobs. The report concluded that, to avoid panic-induced food cravings, we need to control our blood sugar levels by snacking on high carbohydrate foods every two hours to keep levels steady.

Ulcers: The banana is used as the dietary food against intestinal disorders because of its soft texture and smoothness. The only raw fruit can be eaten without distress in over-chronic ulcer cases. It also neutralizes over-acidity and reduces irritation by coating the lining of the stomach.

Temperature control: Many other cultures see bananas as a 'cooling' fruit that can lower both the physical and emotional temperature of expectant mothers. In Thailand, for example, pregnant women eat

### **BANANA VALUE (Continued):**

bananas to ensure their baby is born with a cool temperature.

Seasonal Affective Disorder (SAD): Bananas can help SAD sufferers because they contain the natural mood enhancer, tryptophan.

Smoking: Bananas can also help people trying to give up smoking. The B6, B12 they contain, as well as the potassium and magnesium found in them, help the body recover from the effects of nicotine withdrawal.

Stress: Potassium is a vital mineral, which helps normalize the heartbeat, sends oxygen to the brain and regulates your body's water-balance. When we are stressed, our metabolic rate rises, thereby reducing our potassium levels. These can be rebalanced with the help of a high-potassium banana snack.

Strokes: According to research in 'The New England Journal of Medicine' eating bananas as part of a regular diet can cut the risk of death by strokes by as much as 40%!

Warts: Those keen on natural alternatives swear that, if you want to kill off a wart, take a piece of banana skin and place it on the wart, with the yellow side out. Carefully hold the skin in place with a plaster or surgical tape!

So you see, a banana really is a natural remedy for many ills. When you compare it to an apple, it has four times the protein, twice the carbohydrate, three times the phosphorus, five times the vitamin A and iron, and twice the other vitamins and

minerals. It is also rich in potassium and is one of the best value foods around.

So maybe its time to change that well-known phrase so that we say, "A Banana a day keeps the doctor away"!

### **OBITUARIES**

#### **CLARENCE BOONE, SR.**

By George Jacobs, CMS Retiree

Clarence Boone, Sr., former HCFA Regional Administrator and Southeast Consortium Administrator in Atlanta, died on June 13 of a brain tumor. Clarence started a distinguished federal career as a research microbiologist in the Centers for Disease Control in 1963. He joined the Social Security Administration in 1967, being the first person selected to participate in that agency's new Career Development Program. He held various management positions in the Health Care Financing Administration until his retirement in 1997.

Clarence was very active in many community activities and believed strongly in giving of himself to others. He was a Board Member of Columbia Theological Seminary, a Board Member of the National Committee to Preserve Social Security and Medicare, a Board Member of Lenbrook Square Retirement Community of Atlanta, President of Eagle's Landing Home Owner's Association and a life member of the Kappa Alpha Psi Fraternity. He also

served as Elder of his beloved Southwest Atlanta Presbyterian Church from 1976 until his death.

He leaves his wife Barbara; a son, Clarence II; a daughter, Audrey Tillman; a sister;

**CLARENCE BOONE, SR. (Continued):**

three brothers and four grandchildren. Whether called "Clarence," "Nick," "Daddy," or "Pop-Pop," he was dearly loved by many and will be sorely missed by all.

**JAMES B. EDWARDS**

By Bill Engelhardt and Josephine Welsh,  
HCFA Retirees

James B. Edwards died on May 19 of a ruptured aortic aneurysm. Jim retired from HCFA, where he had been a computer systems analyst, in 1999. I (Josephine Welsh) fondly remember the years of carpooling to HCFA by Jim Edwards and my husband, Jim Welsh.

He leaves his wife of 46-years, Eleanor; a son and his wife, Jerry Brian and Elizabeth Edwards; two brothers, Robert and William; a sister, Dolores Moenich and numerous cousins, nieces and nephews. His family and colleagues will miss him very much.

**TIMOTHY KEATING**

By CMS Broadcast Staff

It is with deep regret and sadness that we inform you of the passing of our colleague and friend Timothy (Tim) Keating. Tim had been an employee of CMS/HCFA since its formation, was a member of the H.O.T. team on the reorganization, and most recently worked in CBC's Division of Partnership Development of the Beneficiary Services and Partnership Group.

Over the recent years, Tim faced significant medical challenges with great dignity and strength. He leaves two sons, Michael and Andrew, a daughter Eileen and a baby granddaughter, Lisa.

Tim will be greatly missed by his coworkers. We wish him and his family peace.

**FLOYD MCDANIELS**

By Jimmy Curtis (CMS), Bill Engelhardt  
(HCFA Retiree) and Tom Scully, CMS  
Administrator

Floyd McDaniels, long time manager of the copy center at CMS and friend to everyone him and hiBDCBT/TT0 1 Tf a,A-y c A!esecurlenget P imw

However, Floyd's biggest contribution would have to be considered his incredible caring and compassion for his friends and co-workers, and anyone else in need of his help. If there was a problem that Floyd

### **FLOYD MCDANIELS (Continued):**

could help you with, he was always ready and willing to go out of his way to do so. He was always as cheerful as anyone could be and helpful to the utmost to the Alumni Association. The HCFA/CMS Alumni News would have never gotten off the presses without his indefatigable assistance.

CMS Administrator Tom Scully said in part, "Floyd McDaniels passed away unexpectedly, at the very young age of 51. There were many tears in Baltimore when I was told of Floyd's passing. He spent 33 years with SSA and CMS, most recently in the Publications Management office of OICS. Floyd has an infectious personality and was known as someone who would always go the extra mile for his friends and co-workers. Floyd was a Vietnam Veteran of the Marine Corps--so he was not only kind--but also very brave. I am sad, but proud to acknowledge his great service to his country in the military, and civilian posts, on Veterans Day. I trust that Floyd passed away as he lived - helping others, having fun and laughing at the Preakness."

Floyd, leaves his wife Brenda and their children Marlon and Kellie; a daughter, LaVette, and a son, Kevin; two brothers; two sisters; and three grandchildren.

Floyd had a heart of gold, a good sense of humor, and was always ready to sit down and have a good conversation with you! If you worked at CMS and didn't know Floyd, then you missed a real GEM of a person! Floyd will be dearly missed all around CMS

and by the HCFA/CMS Alumni Association, and probably by everyone who ever was lucky enough to have known him.

### **KAREN SULLIVAN**

By Tom Scully, CMS Administrator

Karen Sullivan passed away on May 22 after a brief relapse of an illness at the age of 48. She'd been in the government 26 years, with OPM and then in the Human Resources group at OICS. She was helpful to everyone--and had been very helpful to me and the Administrator's office staff. "Thanks" was apparently Karen's "M O," she helped everyone--with a smile. Karen will be remembered warmly by everyone who knew her at CMS, both for the courage she showed in the last few years, and her kindness and generosity. She was loved and counted on by many and will be missed very much.

# **IN MEMORIAM**

**The Alumni Association respectfully acknowledges  
the passing of the following  
Alumni/Employees/Spouses and expresses its  
sympathy to family members:**

**MONA RAE AARON\***

**CLARENCE BOONE, SR.\*\***

**JAMES B. EDWARDS\*\*\***

**TIMOTHY KEATING\*\*\*\***

**FLOYD MCDANIELS\*\*\*\*\***

**RICHARD M. OSBORNE \*\*\*\*\***

**KAREN SULLIVAN\*\*\*\*\***

\* HCFA Retiree, Central Office

\*\* Retired Regional Administrator & Southeast Consortium Administrator - Atlanta

\*\*\* HCFA Retiree, Central Office

\*\*\*\* Division of Partnership Development, BSPG, CBC, CMS Central Office

\*\*\*\*\* Manager of Copy Center, OICS, CMS Central Office

\*\*\*\*\* HCFA Retiree, Boston Regional Office

\*\*\*\*\* Human Resources group at OICS, CMS Central Office

**If you are aware of any other deaths of Alumni please notify the editorial staff**

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